

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Bearnice N. Jenkins
Debtor

Case No. 13-00024-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: LyndseyPr
Form ID: 3180W

Page 1 of 1
Total Noticed: 18

Date Rcvd: Mar 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2018.

db +Bearnice N. Jenkins, 1477 Mountain Shadow Terrace, Fayetteville, PA 17222-9323
cr +Rural Housing Servic Customer Service Ctr USDA, P O Box 66879, St. Louis, MO 63166-6879
4240987 +CHAMBERSBURG HOSPITAL, 112 N 7TH ST, CHAMBERSBURG, PA 17201-1700
4240988 +CREDIT ACCEPTANCE, PO BOX 513, SOUTHFIELD, MI 48037-0513
4241528 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield, MI 48034-8331
4240990 +KML LAW GROUP PC, STE 5000, BNY INDEPENDENCE CENTER, 701 MARKET ST,
PHILADELPHIA, PA 19106-1541
4240991 +ROBINSON REAGAN & YOUNG, 105 BROADWAY STE 300, NASHVILLE, TN 37201-2121
4240992 #+SECURITY CREDIT SYSTEM, 622 MAIN ST STE 301, BUFFALO, NY 14202-1929
4240994 +WILSON COLLEGE, 1015 PHILADELPHIA AVE, CHAMBERSBURG, PA 17201-1285

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+EDI: USDARHS.COM Mar 08 2018 23:58:00 RURAL DEVELOPMENT USDA,
CENTRALIZED SERVICING CENTER, PO BOX 66879, ATTN: BKR DEPT, ST LOUIS, MO 63166-6879
4240984 E-mail/Text: bankruptcy@cashcall.com Mar 08 2018 19:11:28 CASHCALL INC,
1600 S DOUGLASS RD, ANAHEIM, CA 92806
4240985 E-mail/Text: bankruptcy@cashcall.com Mar 08 2018 19:11:28 CASHCALL INC, PO BOX 66007,
ANAHEIM, CA 92816
4251432 +E-mail/Text: bncmail@w-legal.com Mar 08 2018 19:11:10 CASHCALL, INC.,
C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVE., STE. 400, SEATTLE, WA 98121-3132
4240986 E-mail/Text: bmg.bankruptcy@centurylink.com Mar 08 2018 19:11:09 CENTURYLINK, PO Bo 4300,
Carol Stream, IL 60197-4300
4240989 +E-mail/Text: abovay@creditmanagementcompany.com Mar 08 2018 19:11:19 CREDIT MANAGEMENT CO,
2121 NOBLESTOWN RD, PITTSBURGH, PA 15205-3956
4292180 EDI: JEFFERSONCAP.COM Mar 09 2018 00:03:00 Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617
4240993 +EDI: USDARHS.COM Mar 08 2018 23:58:00 USDA RURAL DEVELOPMENT, PO BOX 66889,
SAINT LOUIS, MO 63166-6889
4260584 EDI: USDARHS.COM Mar 08 2018 23:58:00 USDA, RURAL DEVELOPMENT,
CENTRALIZED SERVICING CENTER, ATTN: BKR DEPT, PO BOX 66879, ST. LOUIS, MO 63166-6879
TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Credit Acceptance Corporation
4240983* +BEARNICE N JENKINS, 1477 MOUNTAIN SHADOW TERRACE, FAYETTEVILLE, PA 17222-9323
TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Dorothy L Mott on behalf of Debtor 1 Bearnice N. Jenkins DorieMott@aol.com,
KaraGendronECF@gmail.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com
Kara Katherine Gendron on behalf of Debtor 1 Bearnice N. Jenkins karagendronecf@gmail.com,
doriemott@aol.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com
Thomas I Puleo on behalf of Creditor United States of America, United States Department of
Agriculture, Rural Housing Service tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 Bearnice N. Jenkins
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:13-bk-00024-RNO**

Social Security number or ITIN **xxx-xx-0801**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

Order of Discharge

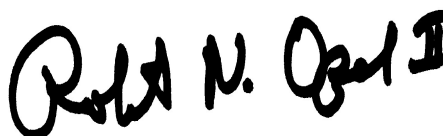
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bearnice N. Jenkins
aka Bernice Nadine Jenkins, aka Bernice N. Furry

March 8, 2018

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: LyndseyPrice, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.